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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

UTAH INSURANCE DEPARTMENT,

Complainant,

v.

CENTURY BENEFITS, LLC
23 NW 23rd Place #6156
Portland, OR 97210
License No. 540336

Respondent.

STIPULATION AND ORDER

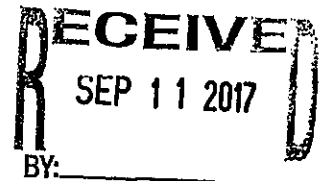
Docket No. 2017-077 TI
Enf. Case No. 3928

Lisa Watts Baskin, J.D.
Presiding Officer

STIPULATION

The Utah Insurance Department ("Department"), by and through its legal counsel, and Century Benefits, LLC ("Respondent"), hereby stipulate and agree as follows:

1. Respondent is an active nonresident producer organization licensed in the State of Utah under License No. 540336. Respondent's license types are Property, Casualty, Accident Health, and Life. Respondents' business address is 23NW 23rd Place #6156, Portland, OR 97210.
2. The Department has jurisdiction over the parties and subject matter of this administrative action.



3. Respondent acknowledges notice of agency action pursuant to Utah Code Section 63G-4-201; acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Section 63G-4-202; and irrevocably waives the right to any hearing, review or appeal concerning this matter.

4. Respondent is represented by legal counsel in this matter.

5. This signed Stipulation and the signed Order, along with any Findings of Fact and Conclusions of Law, shall not be subject to any reconsideration, renegotiation, modification, hearing or agency review or appeal.

6. Respondent neither admits nor denies the Findings of Fact and Conclusions of Law presented below; however, Respondent does accept the Order.

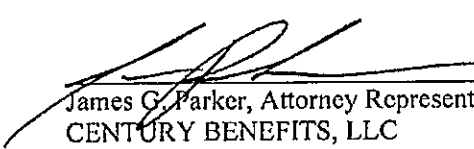
7. The issuance of the signed and adopted Order proposed below is solely for the purpose of disposing of the specific matter entitled herein.

8. The only promises, agreements and understandings that the parties have regarding this matter are contained in this Stipulation.

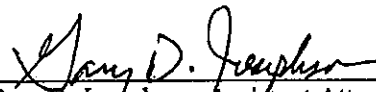
9. Respondent enters into this Stipulation voluntarily, knowingly, and free from any coercion of any kind.

10. The persons signing this Stipulation on behalf of the named parties hereby affirm that they are authorized to sign and bind the parties.

Dated this 8th day of September, 2017.


James G. Parker, Attorney Representing
CENTURY BENEFITS, LLC

Dated this 11th day of September, 2017



Gary D. Josephson, Assistant Attorney General
UTAH INSURANCE DEPARTMENT

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. In January 2017, the Department conducted an investigation of Respondent concerning the issuing of insurance policies to Utah consumers utilizing unassociated and unlicensed producers.
2. The Department's investigation revealed that Respondent had utilized nine non-licensed producers and sold 290 insurance contracts to Utah residents from November 1, 2015 to December 31, 2015.
3. The investigation also revealed that Respondent had utilized 47 non-designated producers and sold 3,563 insurance contracts to Utah residents during November 1, 2015 through May 1, 2016.
4. The Department has recommended and Respondent has agreed to a forfeiture penalty in the amount of \$26,250.00.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Utah Code Section 31A-23a-302 requires agency designation of any licensed producer to conduct insurance business on the agency's behalf in Utah.
2. Respondent violated the above referenced insurance law when it had 47 undesignated individuals selling insurance contracts on its behalf without the required active agency designations.
3. Utah Code Section 31A-23a-103 requires that a producer be licensed by the State of Utah before being utilized by an insurance organization to sell insurance policies.
4. Respondent violated the above referenced insurance law when Respondent utilized the services of nine unlicensed individuals.
5. An Administrative forfeiture in the amount of \$26,250.00 is appropriate under the circumstances.

Based on the foregoing Findings and Fact and Conclusions of Law, the Presiding Officer enters the following Order;

ORDER

1. Respondent is hereby ordered to pay an administrative forfeiture penalty in the amount of \$26,250.00 to the Department within thirty days of the signing date of this Order.

(Signature Follows)

DATED this 20th day of September, 2017.

TODD E. KISER
Insurance Commissioner

Lisa Watts Baskin
LISA WATTS BASKIN, J.D.
Administrative Law Judge
Utah Insurance Department

NOTIFICATION TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation. You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

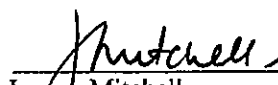
CERTIFICATE OF MAILING

The undersigned hereby certifies that on this date, a true and correct copy of the foregoing **STIPULATION AND ORDER** was both regularly mailed and electronically mailed to the following:

**JAMES G. PARKER
DAVIS WRIGHT TREMAINE LLP
1300 SW FIFTH AVE, SUITE 2400
PORTLAND, OR 97201-5630**

jamesparker@dwt.com

Dated this 20th day of September, 2017



Jeanne Mitchell
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, UT. 84114-6901



Insurance Department

TODD E. KISER
Insurance Commissioner

State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

UTAH Invoice - Original

CENTURY BENEFITS LLC
25 NW 23RD PLACE 6156
PORTLAND OR 97210

Printed Date: September 20, 2017
Invoice Date: September 20, 2017
Balance Due: \$26,250.00
Due Date: October 20, 2017
Invoice ID: 971323
Payor ID: 179171

Date	Item Description	Amount	
09-20-2017	Monetary Penalty Agency	\$26,250.00	DKT #2017-077 TI E-CASE #3928

No Adjustments

No Payments

Balance Amount Due \$26,250.00

UTAH Invoice - Original

PREFERRED METHOD – Pay online at:
<https://secure.utah.gov/ips/uidrenewal>

Or Make check payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

Invoice Date: September 20, 2017
Balance Due: \$26,250.00
Due Date: October 20, 2017
Invoice ID: 971323
Payor ID: 179171

If a payor chooses to make payment by paper check, there will be a \$25 non-electronic payment processing fee. The payor must also detach the invoice voucher and include it with payment.